Certificate Number: 12433-PAE-DE-030094659

Bankruptcy Case Number: 17-15720



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 30, 2017, at 7:13 o'clock AM EDT, Joseph Edwards completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 30, 2017 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: <u>Teacher</u>